

## **AMENDMENTS TO THE SPECIFICATION**

Please amend the specification of the present application as set forth below. Changes to the specification are shown by strikethrough (for deleted matter) and underlining (for added matter).

Please amend the paragraph beginning on page 9, line 1 as follows:

-- Parties interested in the products or services being offered can then go the website and retrieve the information related to a commerce participant's offering. For example, a purchaser 112 can go to the website and retrieve such information. If the purchaser were located in Europe, he preferably would view such information in Euros. The purchaser would inform the transaction facilitator 111 of, either automatically through his computer settings or as a selection on the website, the currency in which the purchaser would like to view the information. Once the transaction facilitator 111 has received such information, the transaction facilitator 111 can contact the currency exchange system. The currency exchange system would then convert the financial information from Dollars to the selected currency of the purchaser, in this case Euros, and then transmit the information back to the transaction facilitator 111. The transaction facilitator 111 could then send such information to the purchaser for viewing in Euros. --

Please amend the paragraph beginning on page 20, line 1 as follows:

-- Referring now to Fig 6, the present invention can also address other aspects of an online transaction and combine those aspects with online management of risk associated with foreign exchange of currency. For example, the currency risk management system 113 can receive an amount relating to a deliverable 610. A deliverable can be a good, service, currency, financial instrument, security, data, license, or other transferable. The amount related to the deliverable can include the amount the purveyor or seller will receive for the deliverable, such as the cost of a good. Generally, the currency risk management system 113 will receive the amount via a data signal that can be fed directly into the system. Alternatively, the amount can be entered with an input device into the currency risk management system 113. For example, the amount may be conveyed to an operator with access to a network access device via a voice message[[ ]], hardcopy, fax, e-mail or other medium, and subsequently entered with a keyboard, pointing device, or via voice recognition. Other methods of inputting the amount can also be utilized if desired. --

Please amend the paragraph beginning on page 23, line 23 as follows:

-- Computers 201-208 involved in the present invention may be connected to each other by one or more network interconnection technologies. For example, dial-up lines, token-ring and/or Ethernet networks ~~110, 140~~, T1 lines, asynchronous transfer mode links, wireless links, digital subscriber lines (DSL) and integrated service digital network (ISDN) connections may all be combined in the network-200. The internet protocol can be adhered to and other packet network

1 and point-to-point interconnection technologies may also be used. Additionally,  
2 the functions associated with separate processing and database servers in the  
3 exchange server 207, the transaction facilitator system 208, or other computers  
4 may be integrated into a single server system or may be partitioned among servers  
5 and database systems that are distributed over a wide geographic area. --

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